

CHESTERFIELD COUNTY
PLANNING DEPARTMENT



2014 Chesterfield County Income and Poverty Report

October 2014

Providing a FIRST CHOICE community through excellence in public service

Prepared by the Chesterfield County Planning Department
P.O. Box 40, Chesterfield, Virginia 23832 (804) 748-1050
www.chesterfield.gov/plan

The 2014 Chesterfield County Income and Poverty Report

Executive Summary.....	3
Introduction	5
Income in Chesterfield County.....	6
Median Household Income	6
Age	9
Sex	9
Race.....	10
Family Type	11
Educational Attainment	12
Disability Status.....	13
Income Inequality	13
Earnings.....	14
Spatial Distribution of Income	15
Poverty in Chesterfield County	18
Age	19
Sex.....	20
Race.....	20
Family Type	21
Educational Attainment	23
Work Experience	24
Disability Status.....	25
Income to Poverty Ratio	26
Spatial Distribution of Poverty	27
Appendix	28
Glossary of Terms.....	28
Tables.....	31

EXECUTIVE SUMMARY

The median household income for Chesterfield County is \$72,363, higher than the median household incomes for the Richmond Metropolitan Statistical Area (MSA), the State of Virginia and the United States. The real median household income for the county decreased by 5.9 percent during the time period from 2006 to 2012. The poverty rate for Chesterfield County is 6.4 percent (20,281 individuals) lower than the Richmond MSA, the State of Virginia and the United States. The poverty rate for the county increased by 1.2 percent from 2006 to 2012. In Virginia, Chesterfield County has the 19th highest median household income and 19th lowest poverty rate when compared to other localities in the state.

Income was highest for those between the ages of 25 and 64 years old, while those in the ranges from 15 to 24 and 65 and older had median household incomes significantly lower than the countywide median. Poverty in the county was highest among children under 18 at 8.2 percent and surprisingly lowest for those 65 years and over at 4.2 percent. The state followed the same pattern with poverty rates highest for those under 18 at 14.6 percent, and lowest for those 65 years and over at 7.9 percent.

The median income for female householders was 23 percent less than that of male householders, and from 2006 to 2012 the median household income for males dropped by eight percent while the median income for female households dropped by 14 percent. Additionally, females have a higher poverty rate at 7.3 percent than males at 5.5 percent. The difference in income between females and males at the state and national level was very similar to that of the county with a difference of 27 percent for Virginia and 26 percent for the United States. What stands out is the difference in income change from 2006 to 2012. Both male and female incomes experienced decreases at the state and national level compared, however, male households had larger percentage decreases in median income at the state and national level during this same timeframe.

Among race groups, Hispanic households in Chesterfield County had the lowest median income at \$46,619, which is \$25,744 or 36 percent lower than the median household income for Chesterfield County. This group also had the highest poverty rate at 19 percent. This trend is unique to Chesterfield County, when compared to the state and the nation where black or African Americans have both the lowest median household income and highest poverty rate.

Married-couple families have the highest median income at \$98,170, this may be because these families typically have two workers with incomes while other families may only have one adult worker. The poverty rate was higher for families with children under the age of 18 as compared to families with no children or children over 18 and was highest among families with only one parent present.

Education is a key factor in earning amounts and poverty rates. Higher educational attainment is correlated to higher median earnings and lower poverty rates. Those with less than a high school degree had the lowest median earnings at \$22,364, earning about 67 percent less than those with a graduate or professional degree. The poverty rate for individuals with less than a high school degree was 15.1 percent, while those with a graduate or professional degree had a poverty rate of just 1.6 percent.

Only 1.4 percent of households within the county received some form of public assistance income including Temporary Assistance to Needy Families. This is up 0.5 percent from 2006. Chesterfield County was lower than the MSA, where 2.1 percent of households received public assistance in 2012, the state with two percent and the nation at 2.7 percent.

The median income for the census tract with the lowest median household income was \$28,043, or 61 percent below the countywide median household income. The median income for the census tract with the highest median income was \$151,000, or 123 percent greater than the countywide median household income. A majority of the county census tracts have low poverty rates; however, there are census tracts that can be classified as “poverty areas” because they have poverty rates of 20 percent or more. County census tracts with more concentrated poverty are located along the Chesterfield County/City of Richmond border as well as the Interstate 95/Route 1 corridor.

INTRODUCTION

This report provides a snapshot of household income and poverty characteristics within Chesterfield County. It provides an income profile for the county including the current income distribution and how it relates to age, sex, race, education, employment, work experience and disability status. The report also presents the poverty distribution throughout the county spatially and based on demographic characteristics.

The purpose of this report is to provide information to the public and serve as a resource tool for county policy makers that will assist in the development of policies, programs and strategies that aim to reduce poverty within Chesterfield County. While median incomes are higher and poverty rates are lower in Chesterfield County compared to the statewide level, there are still approximately 20,281 people within the county living below poverty (6.4 percent of the country's total population). This report contains consolidated information and promotes further understanding of this important issue.

This report examines income and poverty based on households, family type and specific groups of individuals as set by the United States Census Bureau American Community Survey. For the purpose of this report, a household includes all the people who occupy a housing unit. Households may contain a single family, one person living alone, two or more families living together or any group of related or unrelated people who share living arrangements. A family is categorized as a group of two or more people who live together and who are related by birth, marriage, or adoption.

For the purpose of this report "income" is the sum of wages or salaries, social security, public assistance or welfare payments, retirement, disability pensions and all other income. Household income includes the income of the householder and all other individuals 15 years old and over in the household. The median income divides the income distribution into two equal parts with half falling below the median income and half above the median.

Poverty status is determined by comparing annual income to poverty threshold (the minimum level of income necessary to achieve an adequate standard of living). Poverty thresholds vary based on family size, number of children and age of householder. If a family's income is less than the dollar value of the assigned poverty threshold, then that family and every individual in it are considered to be in poverty. For people not living in families, poverty status is determined by comparing the individual's income to their poverty threshold.

Data for this report was collected from the United States Census Bureau American Community Survey (ACS) 5 year estimates from 2006 to 2012 and the Decennial Census. The most recent year for American Community Survey data was 2012 at the time this report was produced. Income data has been adjusted for inflation and to reflect real income in terms of 2012 dollars based on the Bureau of Labor Statistics consumer price index with the exception of the historical median household income and the spatial distribution of income which are in 2010 dollars based on data collected from the Decennial Census that is presented on page six of this report.

A full glossary of terms and definitions can be found in the appendix on page 28 of this report.

INCOME IN CHESTERFIELD COUNTY

Median Household Income

Historically Chesterfield County has had a higher median household income when compared to the State of Virginia and the United States. Comparing Decennial Census data from 1980 to 2010, the real median household income for the county increased by \$5,839 (Figure 1).¹ This was an increase of 9.2 percent over the past 30 years. While Chesterfield County has consistently had higher median household incomes than the state and the nation, both Virginia and the U.S. have had higher percentage increases during this same time frame. The median household income in Virginia increased by \$14,430, or 31 percent, and the U.S. increased by \$5,480, or 12 percent (Figure 2).

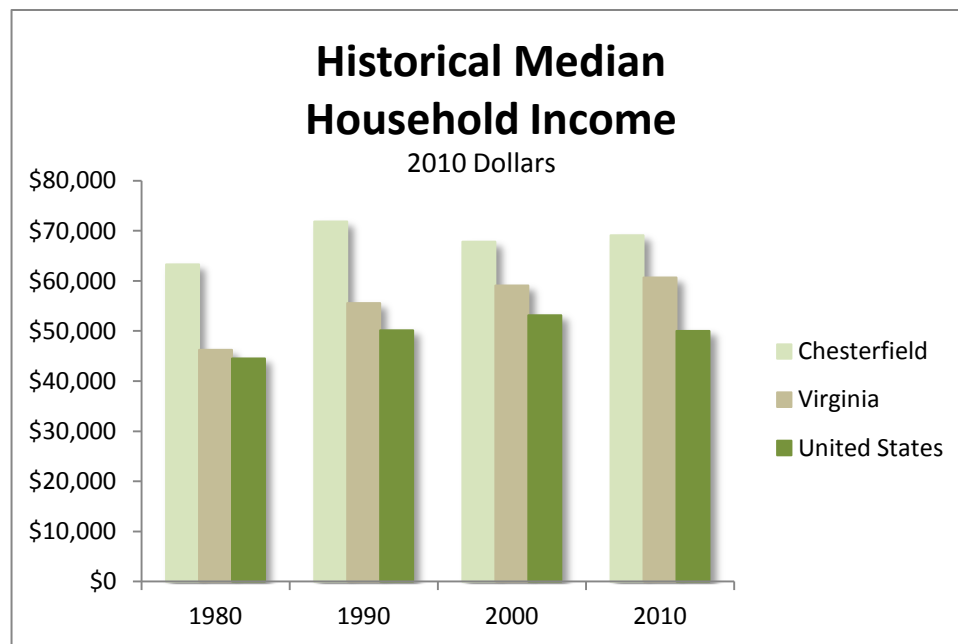


Figure 1

¹ Real median income has been adjusted for inflation using the Bureau of Labor Statistics Consumer Price Index (<http://www.bls.gov/cpi/>) to compare income data from previous years with 2010 data.

The 2012 median household income in Chesterfield County was \$72,363. Chesterfield County has a higher median household income than the Richmond Metropolitan Statistical Area (MSA), Virginia and the United States (Figure 2). This was a 2.7 percent decline in real dollars from 2011 (Table 1). Compared to the MSA, state and nation, Chesterfield County experienced the highest percentage real income decline from 2011 to 2012.² A MSA consists of a core urban area with a population of 50,000 or more, as well as one or more adjacent counties that have a high degree of social and economic integration (as measured by commuting to work) with the urban core. The Richmond MSA consists of the cities of Richmond, Petersburg, Hopewell and Colonial Heights; the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex; and the Town of Ashland.

Over the last six years there has been a decline in real median household income of 5.9 percent from 2006 to 2012 in the county, or an annual percentage change of 0.98 percent. The decline in income is consistent across the MSA, state, and nation.

Comparatively Chesterfield County experienced the highest percentage decline when compared to the region, state and nation. The median household income for the State of Virginia remained fairly consistent over the last six years with a decline of just 0.7 percent during this period (Figure 2, Table 1).

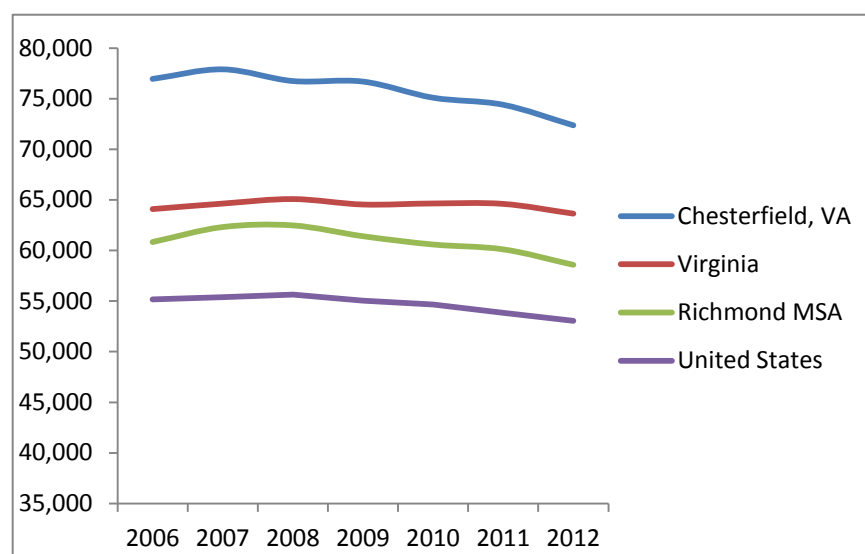


Figure 2

Median Household Income 2006-2012								Percent Change	
	2006	2007	2008	2009	2010	2011	2012	2011-2012	2006-2012
Chesterfield, VA	76,952	77,899	76,742	76,690	75,094	74,394	72,363	-2.7%	-5.9%
Richmond MSA	60,833	62,316	62,478	61,409	60,587	60,107	58,577	-2.5%	-3.7%
Virginia	64,091	64,643	65,095	64,549	64,655	64,612	63,636	-1.5%	-0.7%
United States	55,178	55,373	55,638	55,034	54,660	53,853	53,046	-1.5%	-3.9%

Table 1

² Real median income has been adjusted for inflation using the Bureau of Labor Statistics Consumer Price Index to compare income data from previous years with the 2011 data.

**Richmond Regional Planning
District Commission**

Compared to the Richmond Region, based on the geographies of the Richmond Regional Planning District Commission (Figure 3), in 2012 Chesterfield County had the fourth highest median household income in the region (Figure 4). Lower than only Goochland, Hanover and Powhatan Counties, each of these localities have significantly smaller populations.



Figure 3
Source: RRPDC

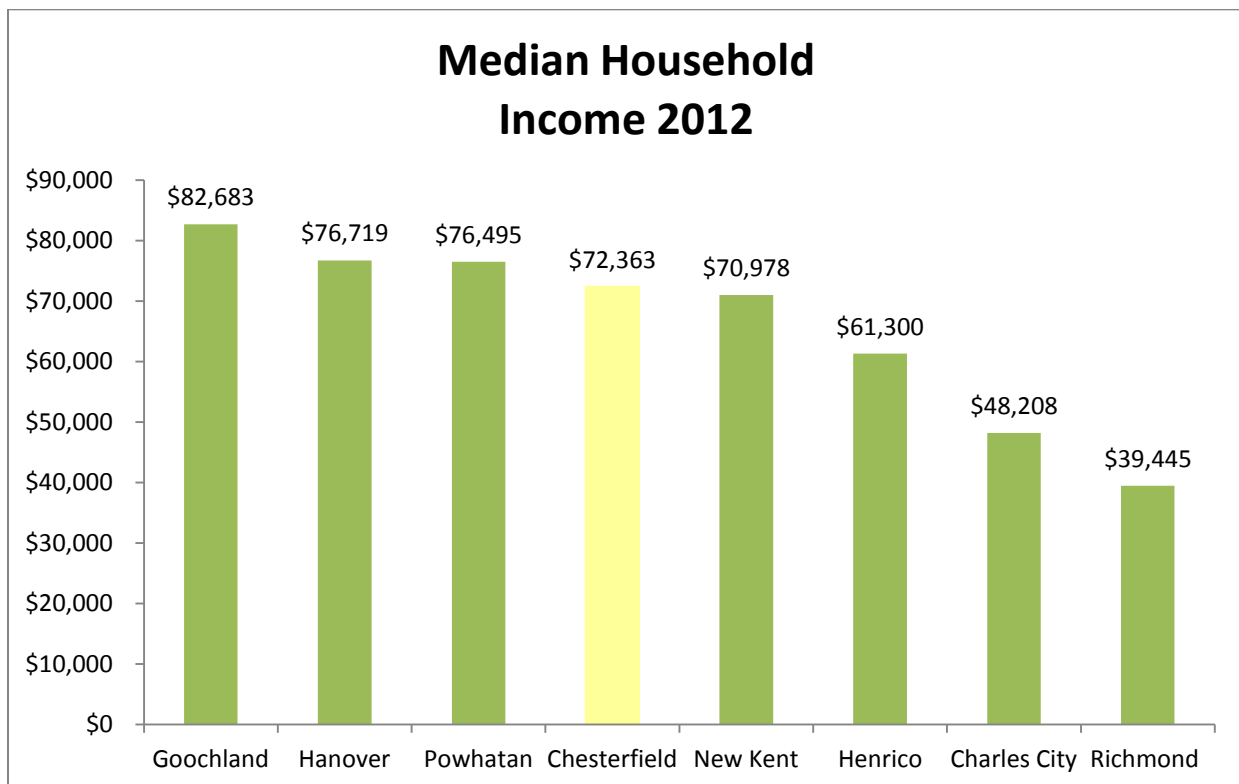


Figure 4

Age of Householder

Among age groups both the 25 to 44 and 45 to 64 age ranges had median household incomes higher than the countywide average with median incomes of \$74,178 and \$85,908 respectively. The 65 and older age group had a median income of \$48,602, or 33 percent below the median income for Chesterfield County. The age group with the lowest median income was those between 15 and 24 years old at \$34,276. This was 53 percent below the countywide median household income (Figure 5).

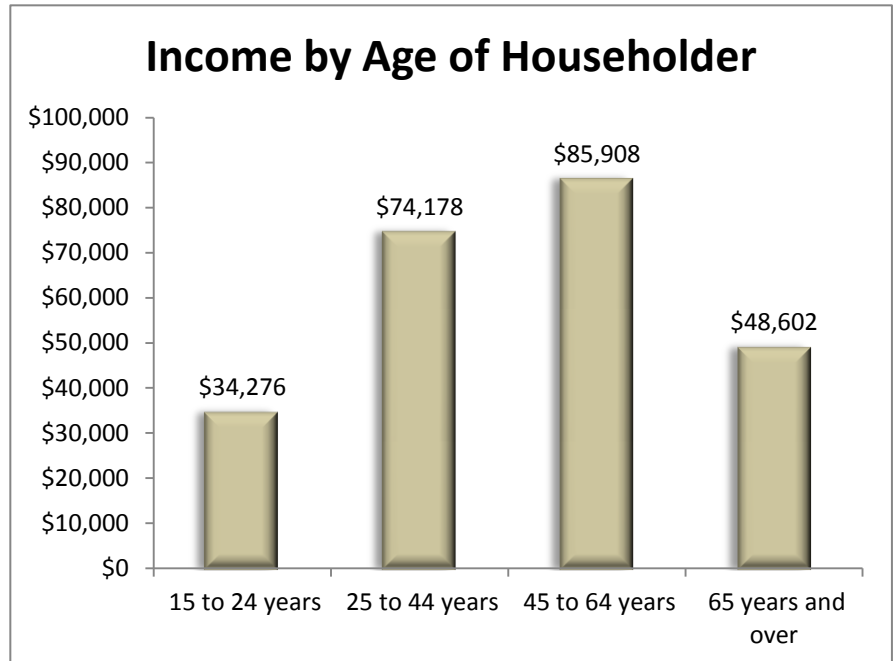


Figure 5

Sex

The median income for nonfamily households in 2012 was \$42,480. Nonfamily households include a householder living alone or with nonrelatives only. Male householders had a higher median income at \$49,377, while the median income for female householders was \$37,957. The median income for female householders was 23 percent less than that of male householders (Figure 6). From 2006 to 2012 the median household income for males dropped by eight percent while the median income for female households dropped by 13.9 percent.

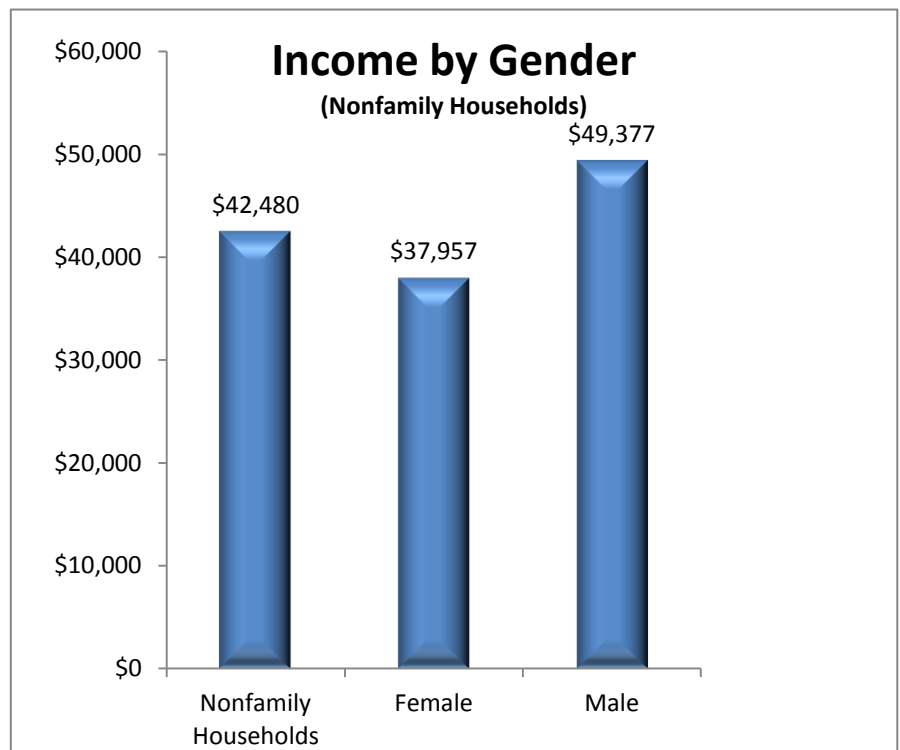


Figure 6

Race and Hispanic Origin

Among race groups, white households had the highest median income at \$76,576 in 2021 (above the countywide median income). Asian households also had higher median incomes compared to the countywide median, at \$75,714. The median income for black households was \$60,349. Hispanic households had the lowest median income at \$46,619, which is \$25,744 or 35 percent lower than the median household income for Chesterfield County (Figure 7, Table 2)

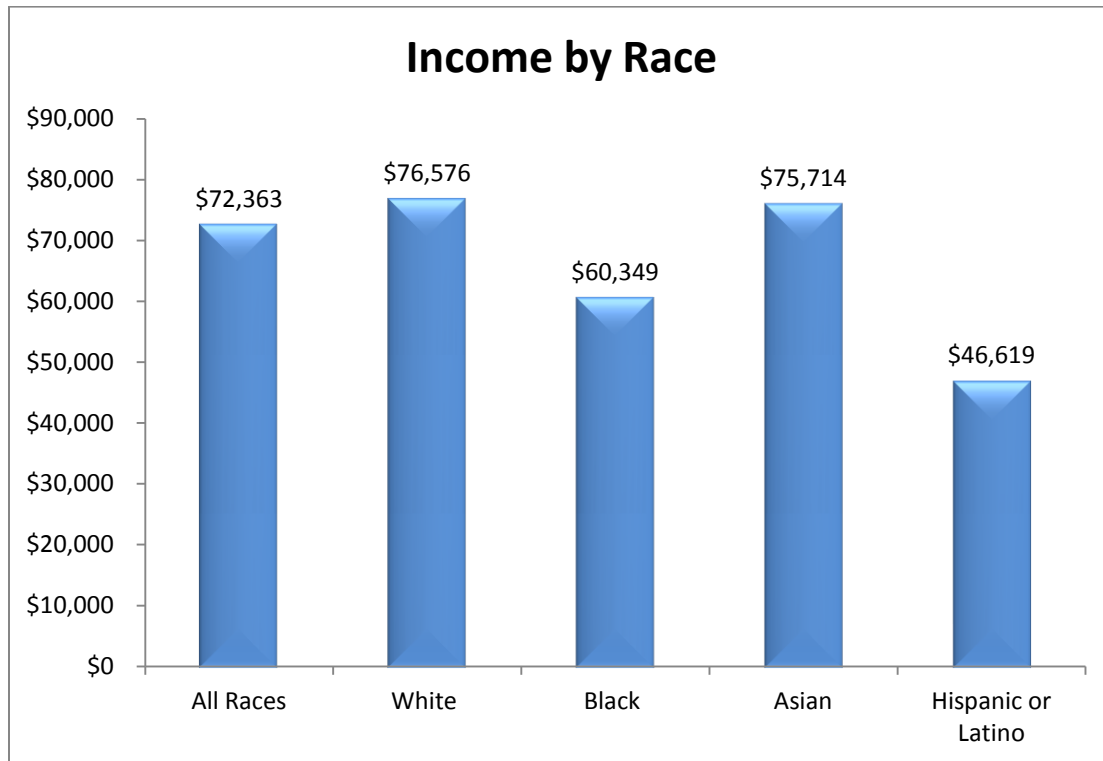


Figure 7

Income by Race 2006- 2012								Percent Change
	2006	2007	2008	2009	2010	2011	2012	2006-2012
All Races	\$76,952	\$77,899	\$76,742	\$76,690	\$75,094	\$74,394	\$72,363	-5.96%
White	\$80,872	\$81,063	\$81,176	\$81,369	\$78,856	\$77,610	\$76,576	-5.31%
Black	\$65,752	\$65,051	\$62,428	\$62,928	\$62,833	\$63,801	\$60,349	-8.22%
Asian	\$103,859	\$78,303	\$78,312	\$75,668	\$83,614	\$81,844	\$75,714	-27.10%
Hispanic or Latino	\$57,654	\$58,876	\$54,199	\$56,659	\$52,417	\$50,211	\$46,619	-19.14%

Table 2

Household Type

Family households consist of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Median income for families is typically higher than the median income of households because many households consist of only one person and families more often include two or more workers. In 2012, married-couple families, a family in which the householder and his or her spouse are listed as members of the same household, had the highest median income at \$98,170. The median income for families with children under the age of 18 was \$84,190. Single parent families had lower incomes with single mother households with children under 18 had the lowest median income at \$39,255 (Figure 8).

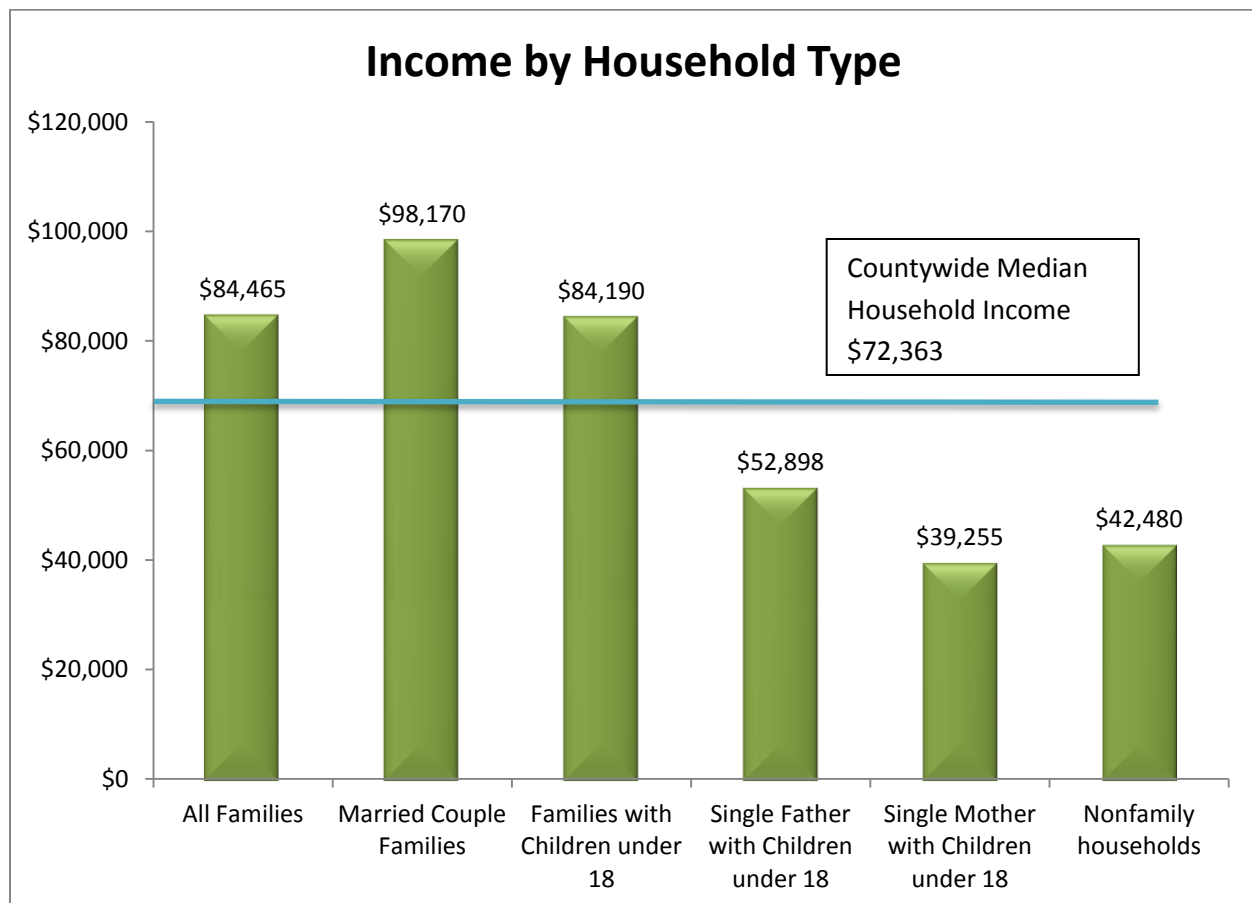


Figure 8

Educational Attainment

The median earnings of individuals vary greatly based on the level of educational attainment. Those with graduate or professional degree(s) have the highest median earnings at \$68,632. Individuals with a bachelor's degree have median earnings at \$54,179. The median earnings for those with less than a bachelor's degree are significantly less at \$40,757 for those with some college or an associate's degree; \$32,434 for high school graduates; and \$22,364 for non-high school graduates (Figure 9).

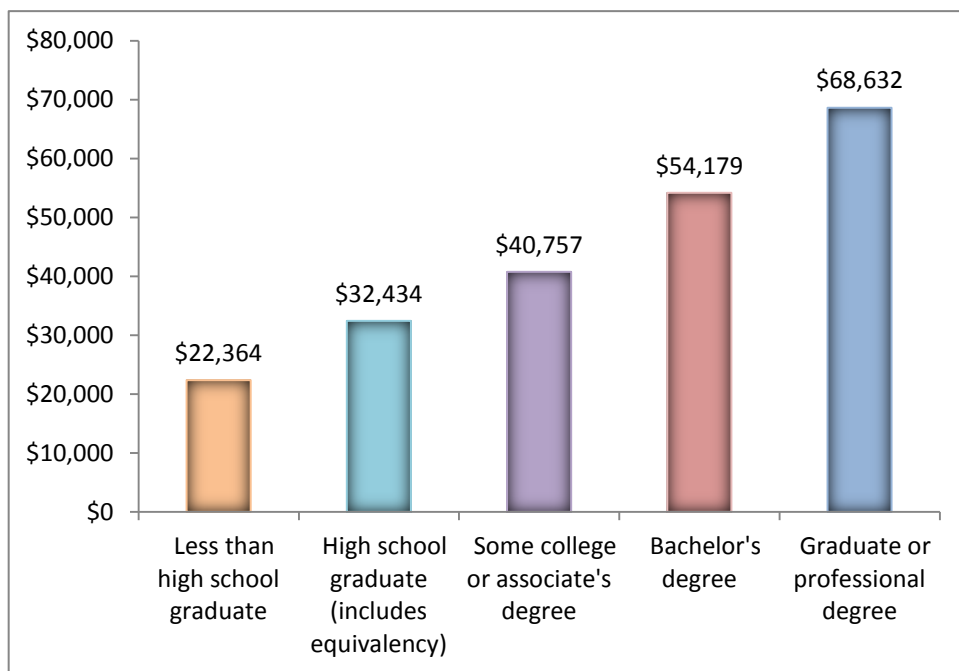


Figure 9

For the population 25 years and over there was an overall decline in earnings of 5.1 percent from 2006 to 2012, or an average annual rate of decline of .96 percent. Earnings declined for all educational attainment levels between the years 2006 and 2012. The greatest decline in income occurred for those with only a high school diploma (or equivalent) which experienced a decline in earnings of 10.9 percent, followed closely by individuals with less than a high school degree who saw a decrease in earnings of 10.6 percent during this time. Individuals with some college or an associate's degree experienced a decrease in earnings of 3.3 percent and those with a bachelor's degree declined by 3.9 percent. Those with a graduate or professional experienced the lowest decline from 2006 to 2012 at 0.4 percent (Figure 10).

Income by Educational Attainment

2006-2012

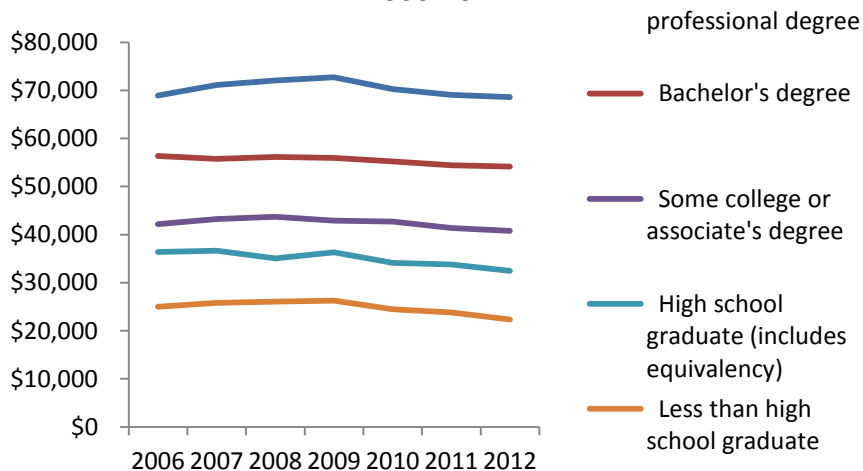


Figure 10

Disability Status

In 2012, 8 percent of individuals between the ages of 18 and 64 reported having a disability (15,947). An individual is considered to have a disability if they have any combination of the following: difficulty hearing; seeing; remembering, concentrating, or making decisions; walking or climbing stairs; dressing or bathing; doing errands alone such as shopping or going to a doctor's visit. The median earnings for individuals with a disability were 36 percent lower than those with no disability. Females with a disability earned 35 percent less than females without a disability and males with a disability earned 40 percent less than males with no disability (Figure 11).

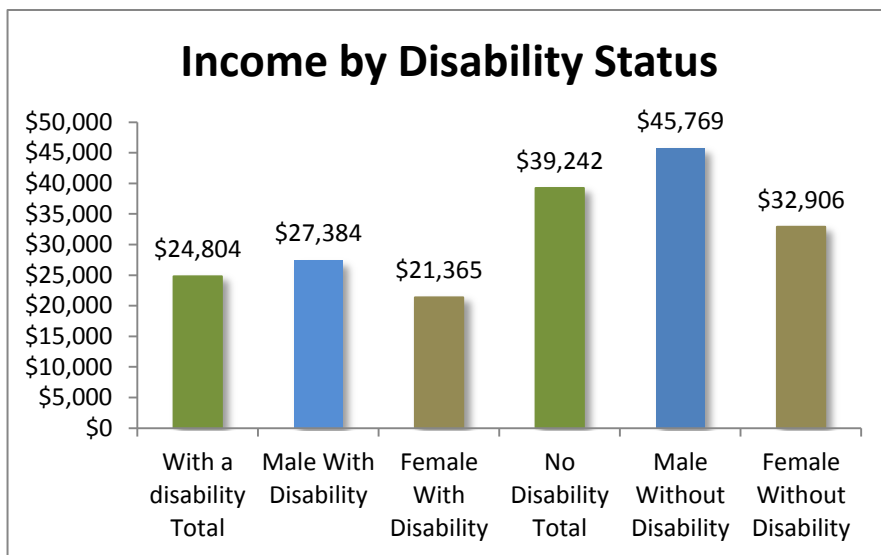


Figure 11

Income Inequality (Gini Index)

The Gini coefficient is a statistical measure of income distribution inequality. A Gini coefficient of zero means that income is equally distributed among all households; where as a coefficient of one shows a maximum inequality among income distribution. Chesterfield County has consistently low Gini coefficients although they have been increasing every year since 2006. In 2012 the county's Gini index was 0.398, lower than the region, state and nation meaning that there is less inequality when it comes to income distribution within the county (Table 3 and Figure 12).

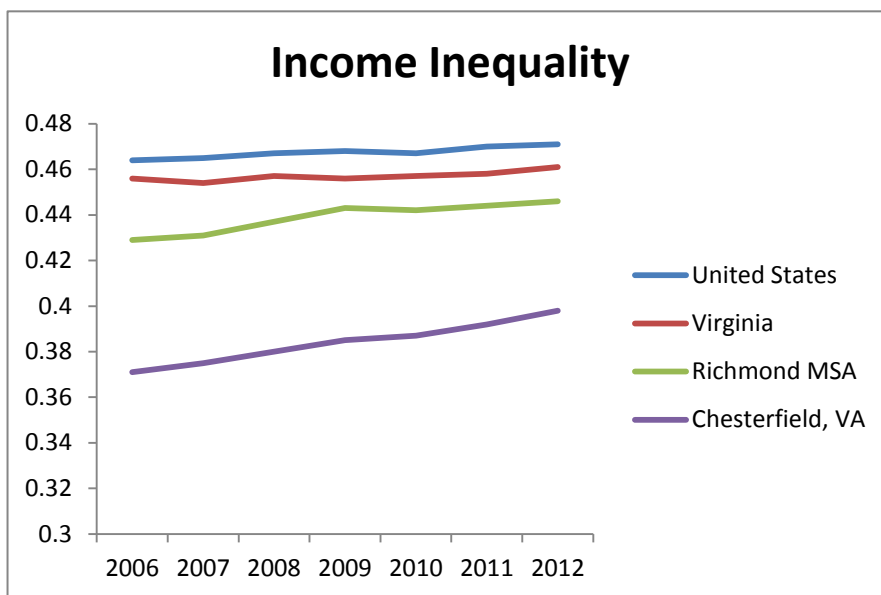


Figure 12

Income Inequality 2005-2011- Gini Coefficient							
	2006	2007	2008	2009	2010	2011	2012
Chesterfield, VA	0.371	0.375	0.380	0.385	0.387	0.392	0.398
Richmond MSA	0.429	0.431	0.437	0.443	0.442	0.444	0.446
Virginia	0.456	0.454	0.457	0.456	0.457	0.458	0.461
United States	0.464	0.465	0.467	0.468	0.467	0.470	0.471

Table 3

Earnings

In 2012, 85 percent of households in Chesterfield County received earnings. Twenty-four percent of households received Social Security and 21 percent received retirement income other than Social Security. Only 2.6 percent of households received Supplemental Security Income, a nationwide assistance program that guarantees a minimum level of income for needy aged, blind or disabled individuals. 1.4 percent of households received some sort of cash public assistance which includes general assistance and Temporary Assistance to Needy Families, and 6.3 percent received noncash benefits including Food Stamps/SNAP benefits (Figure 13).

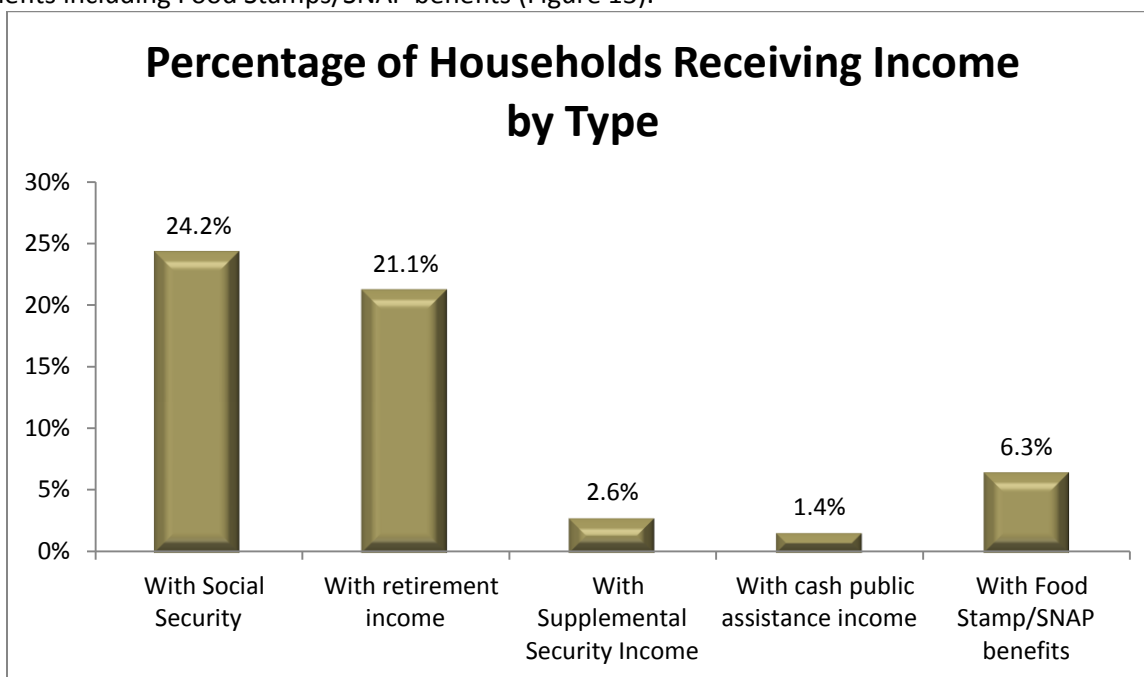


Figure 13

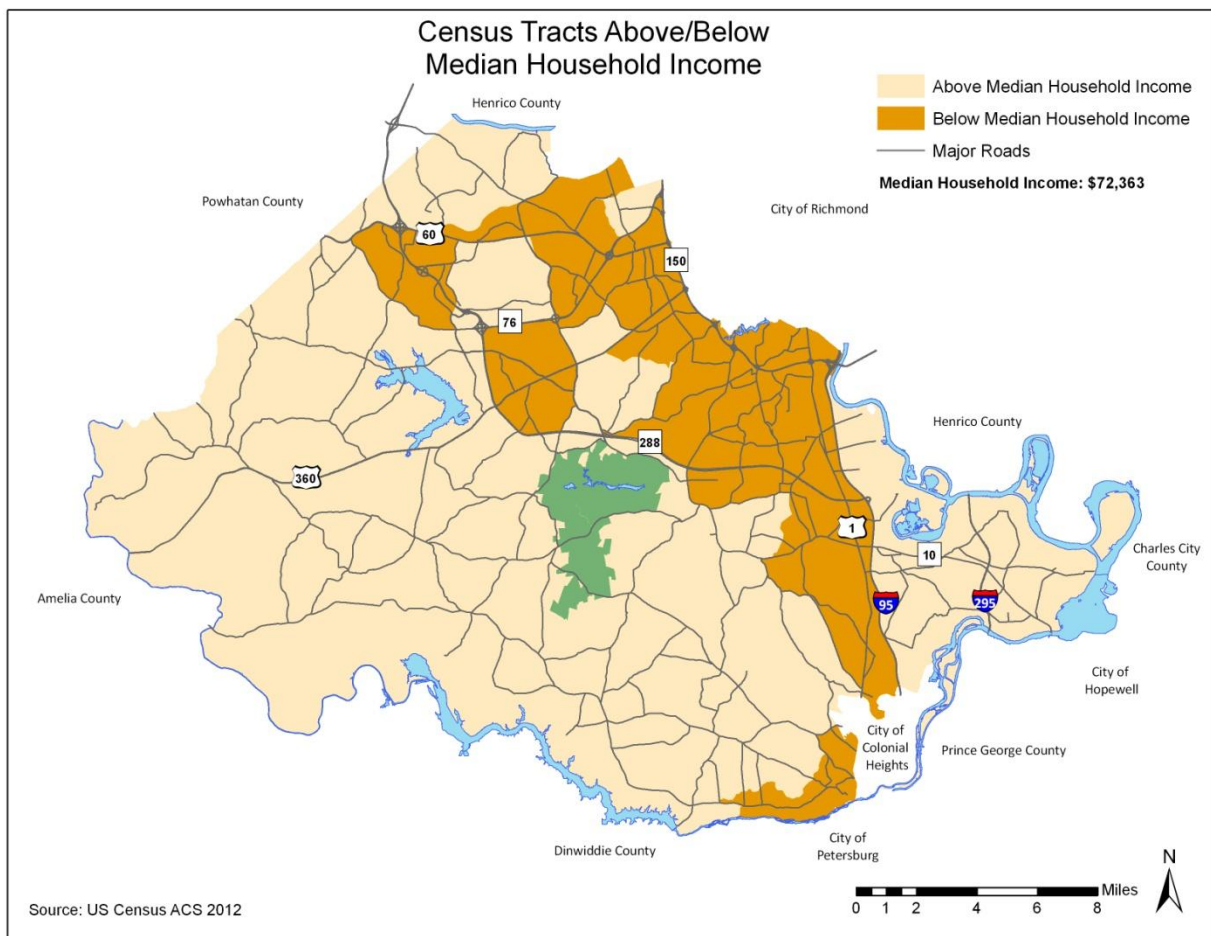
The percentage of households receiving earnings is down 3.7 percent from 2006, with a high in 2009 of 88.8 percent. During this time the percentage of households receiving either Social Security and/or retirement income increased by 4.9 percent and 5.6 percent respectively. A less significant difference occurred in those receiving Supplemental Security Income, with an increase of 1.1 percent and those receiving public assistance income, which increased by a mere 0.5 percent (Table 4).

Household Earnings 2006-2012								Percent Change
	2006	2007	2008	2009	2010	2011	2012	2006-2012
Earnings	88.7%	88.5%	88.7%	88.8%	86.3%	85.7%	85.0%	-3.7%
Social Security	19.3%	19.5%	19.8%	19.7%	23.0%	23.8%	24.2%	4.9%
Retirement Income	15.5%	17.4%	17.7%	18.6%	20.0%	21.2%	21.1%	5.6%
Supplemental Security Income (SSI)	1.5%	1.7%	1.7%	1.9%	2.0%	2.2%	2.6%	1.1%
Public assistance income	0.9%	1.0%	0.9%	0.9%	1.2%	1.2%	1.4%	0.5%

Table 4

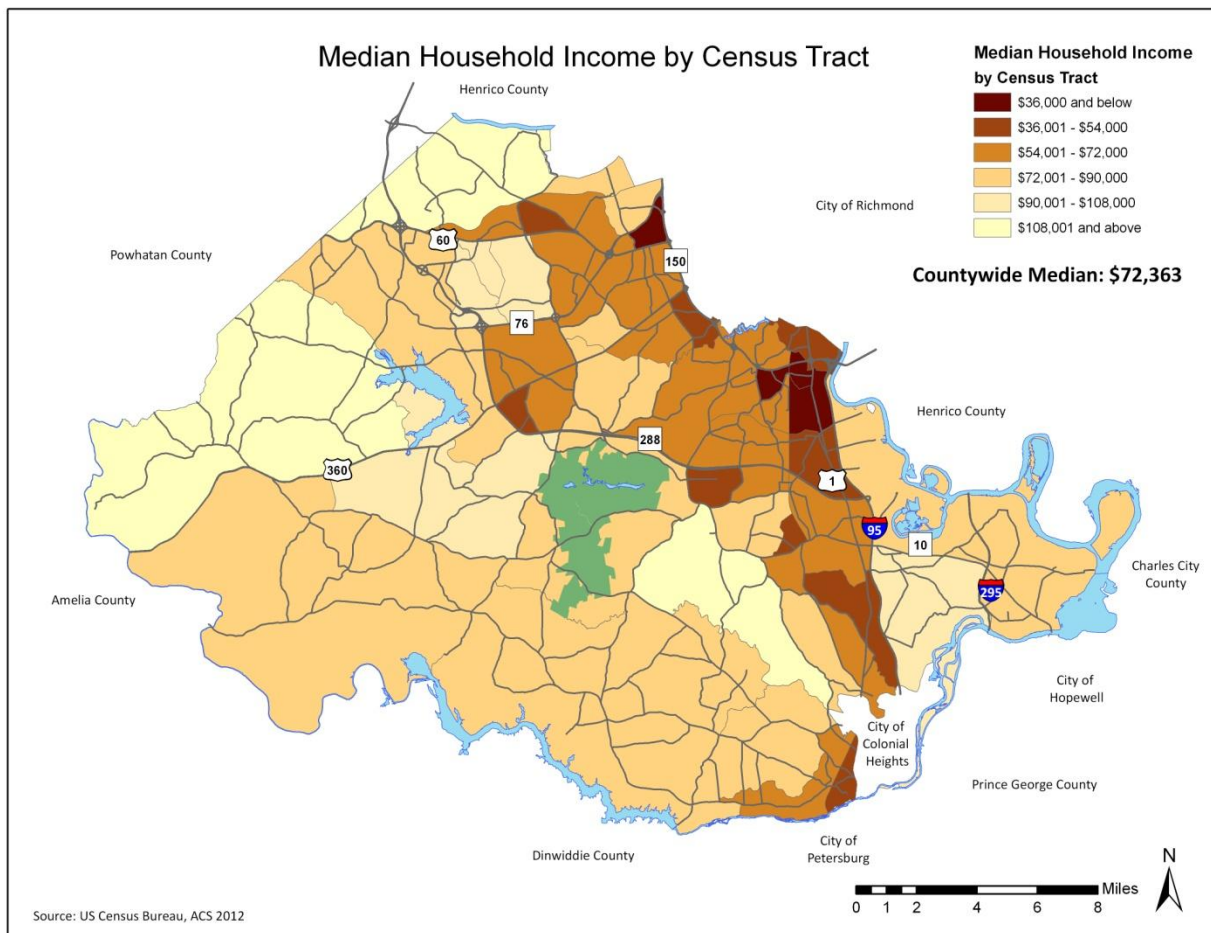
Income by Census Tract

Comparing census tracts to the countywide median household income shows a general spatial distribution of income within the county. The census tracts falling below the median household income for the county are generally located along the Chesterfield County/City of Richmond border as well as along the Interstate 95/Route 1 corridor (Map 1).



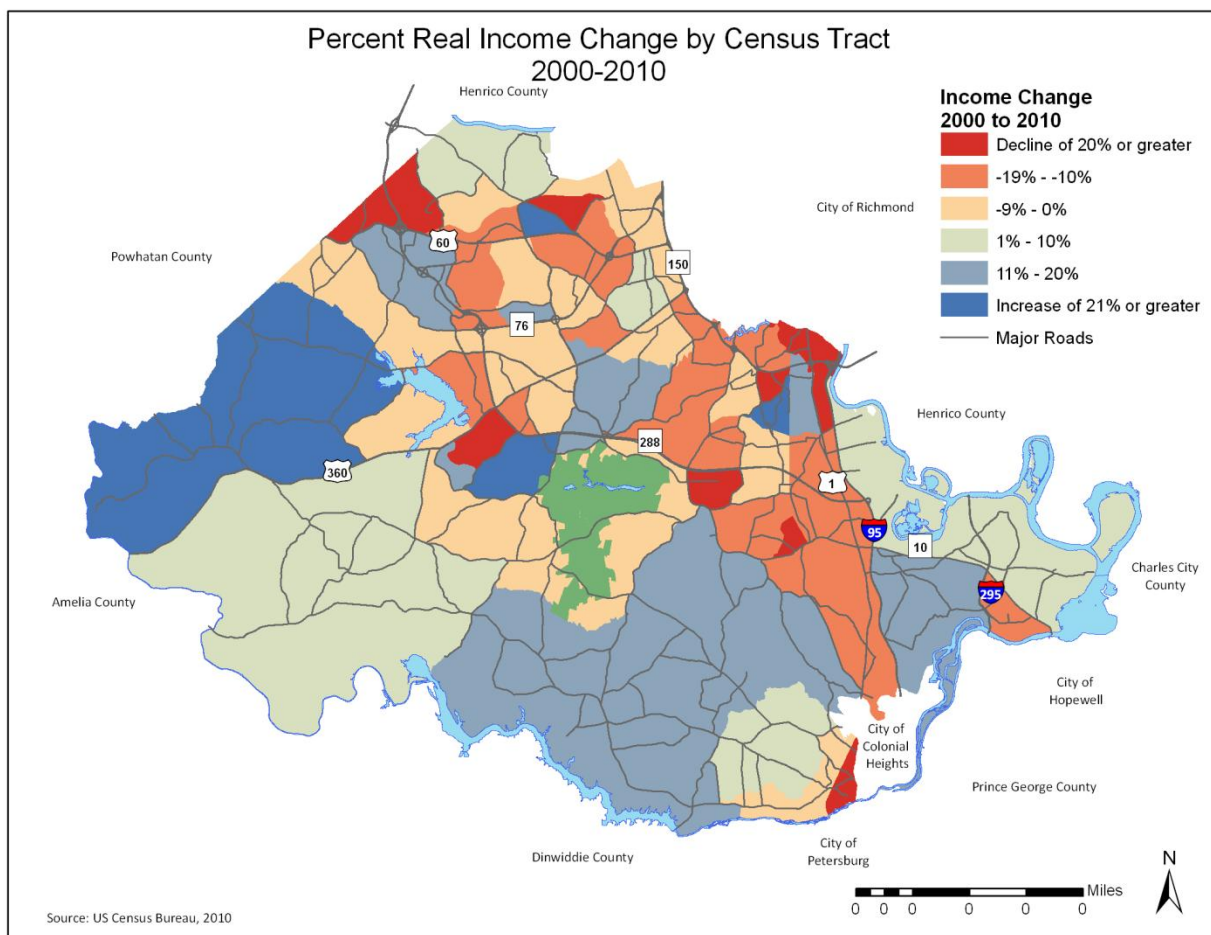
Map 1

Comparing income ranges by census tracts gives a clearer picture of where those with the lowest median household incomes in Chesterfield County are generally located. The median income for the census tract with the lowest median household income was \$28,043, 61 percent below the countywide median household income. The median incomes for census tracts with the highest median household income was \$161,622, 123 percent greater than the countywide median household income (Map 2).



Map 2

Comparing median household income from 2000 to 2010 by census tracts identifies areas of the county that have experienced either an increase or decrease in median household income. During this time the median household income decreased in 66 percent of the county's census tracts, while 34 percent had an increase. The average change in income during this time was a decrease of four percent. Of the census tracts with a decrease in income, the average decline was 12.6 percent and the average increase of those with a positive change was 13.8 percent. A majority of the census tracts experiencing an increase in income were located in the western and southern areas of the county, while those with income declines were along the Chesterfield County/City of Richmond border and central areas of the county (Map 3).



Map 3

POVERTY IN CHESTERFIELD COUNTY

In 2012, approximately 20,281 individuals, or 6.4 percent of the population in Chesterfield County, fell below the poverty level because their incomes were lower than their determined poverty threshold. Chesterfield County's poverty rate is in the middle of the range when compared to the other localities of the Richmond Region, as defined by the Richmond Regional Planning District Commission (Figure 14). Chesterfield County's poverty rate was lower than the Richmond MSA, the state and the nation (Table 5).

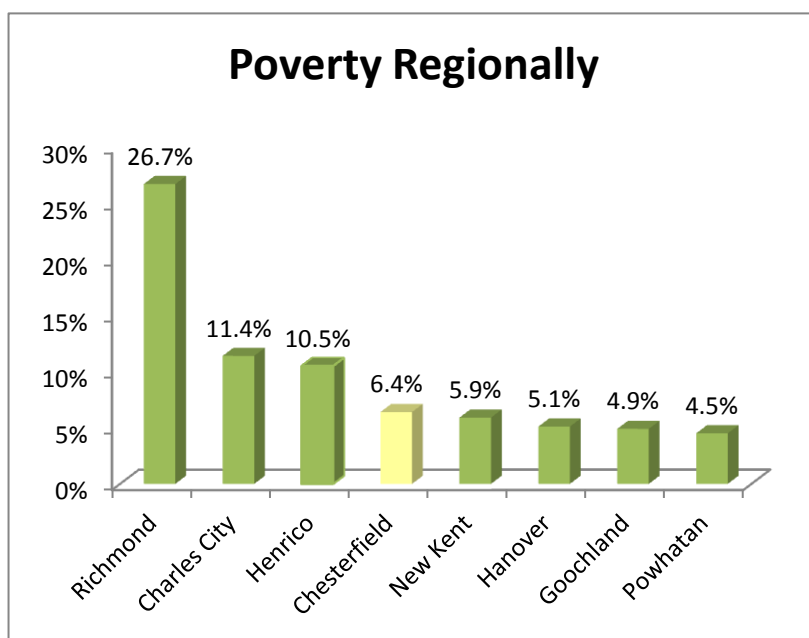


Figure 14

Over the past six years the percentage of individuals living below the poverty level in Chesterfield County has increased by 1.2 percent. Similarly, the MSA, the state and the nation all experienced increases in the percentage of individuals below the poverty level since 2006 (Figure 15, Table 5).

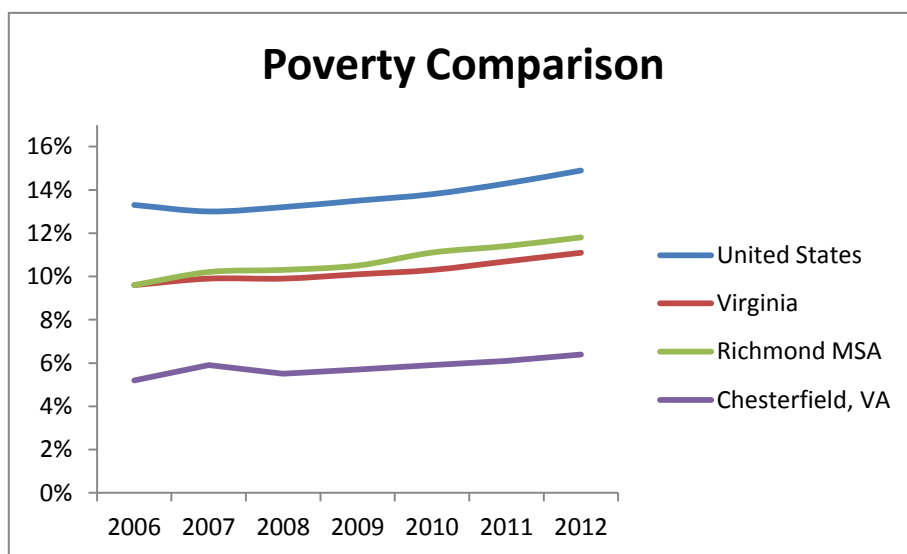


Figure 15

Percent of Individuals below Poverty Level 2006-2012								Percent Change
	2006	2007	2008	2009	2010	2011	2012	2006-2012
Chesterfield, VA	5.2	5.9	5.5	5.7	5.9	6.1	6.4	1.2%
Richmond MSA	9.6	10.2	10.3	10.5	11.1	11.4	11.8	2.2%
Virginia	9.6	9.9	9.9	10.1	10.3	10.7	11.1	1.5%
United States	13.3	13.0	13.2	13.5	13.8	14.3	14.9	1.6%

Table 5

Poverty Rate by Age

Children under 18 years old have the highest percentage of individuals living below the poverty level at 8.2 percent; a child is determined to live in poverty if the child's family is designated as being in poverty. Among individuals 18 to 64 years old, 6.0 percent live below the poverty rate. Those 65 years and older have the lowest rate of poverty at 4.2 percent (Figure 16).

Each age group's percent of individuals below poverty fluctuated yearly from 2006 to 2012. Each age group experienced an overall increase in percentage individuals living in poverty during this time (Figure 17).

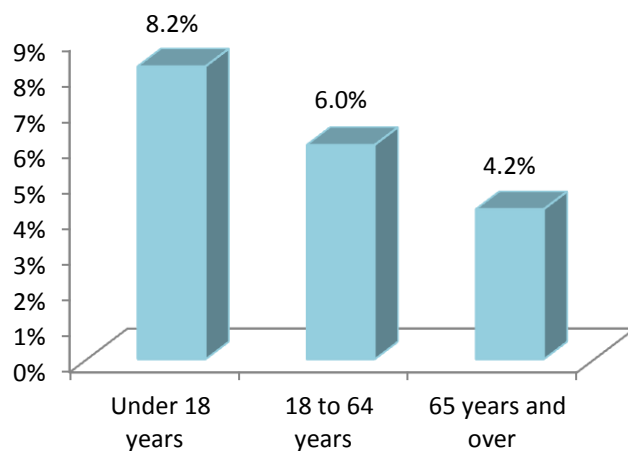


Figure 16

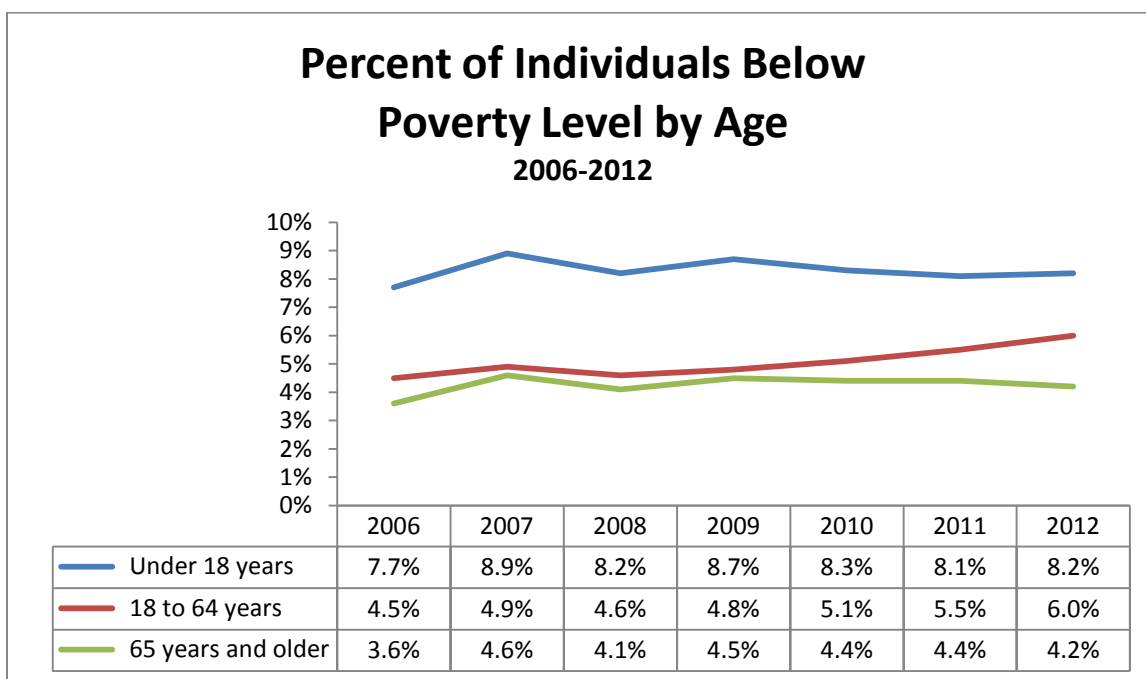


Figure 17

Poverty Rate by Sex

In 2012, 5.5 percent of males and 7.3 percent of females were in poverty. The poverty rate for both males and females increased between 2006 and 2012. The percentage of males living in poverty increased by 1.0 percent and the percentage of females living in poverty increased by 1.4 (Figure 18).

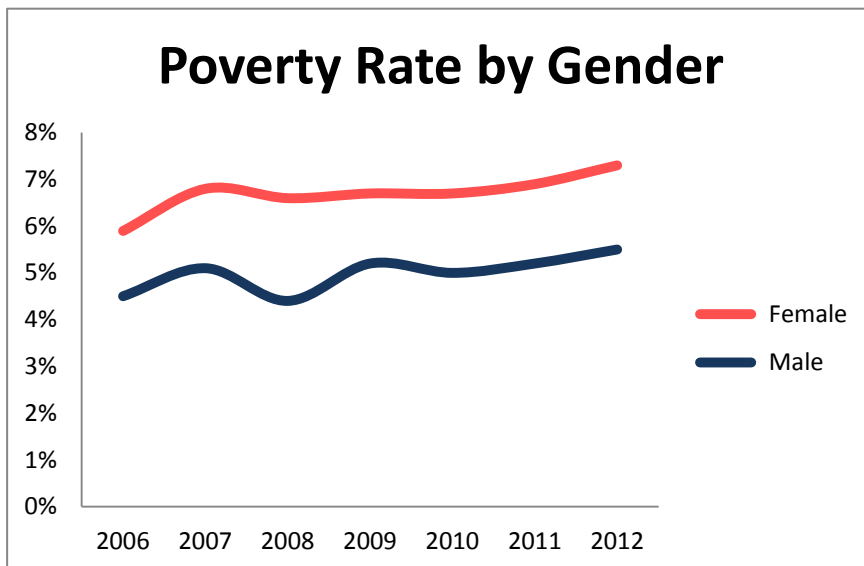


Figure 18

Poverty Rate by Race

Similar to income distribution among races the poverty rate was lowest for whites and higher for black or African Americans and Hispanic/Latino populations. The poverty rate for white individuals was 5.5 percent, lower than the countywide poverty rate of 6.4 percent. Asians has a poverty rate of 6.5 percent. Black or African Americans had a poverty rate of 8.5 percent, and Hispanic or Latinos had the highest poverty rate among races at 19.0 percent (Figure 19).

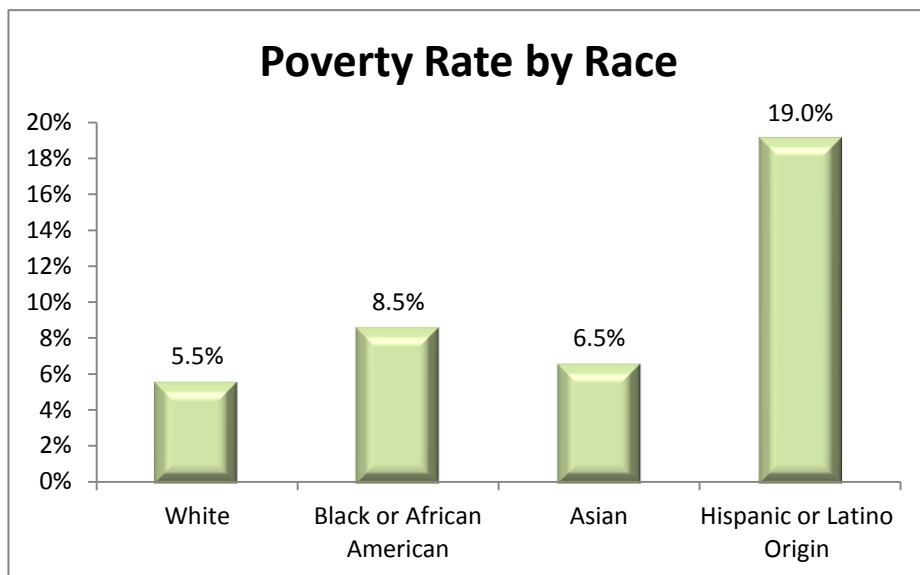


Figure 19

Poverty Rate by Family Status

In 2012, the poverty rate for families was 4.6 percent. Married couple families had the lowest poverty rate with 2.0 percent, while female headed households with no husband had the highest poverty rate at 15.3 percent. Families with male householders with no wife present had a poverty rate of 6.2 percent (Figure 20).

Poverty was greater among families with children present. Families with children under 18 had a poverty rate of 6.9 percent and families with children under five had an even higher poverty rate at 9.2 percent.

The poverty rate was higher for families with female householders with no husband and with children

under 18 present at 20.1 percent. Female householders with children under five had the highest poverty rate among family types at 32.0 percent. Families with male householders with no wife and with children present had lower poverty rates at 7.6 percent for those with children under 18 and 8.5 percent for those with children under 5 (Figure 21).

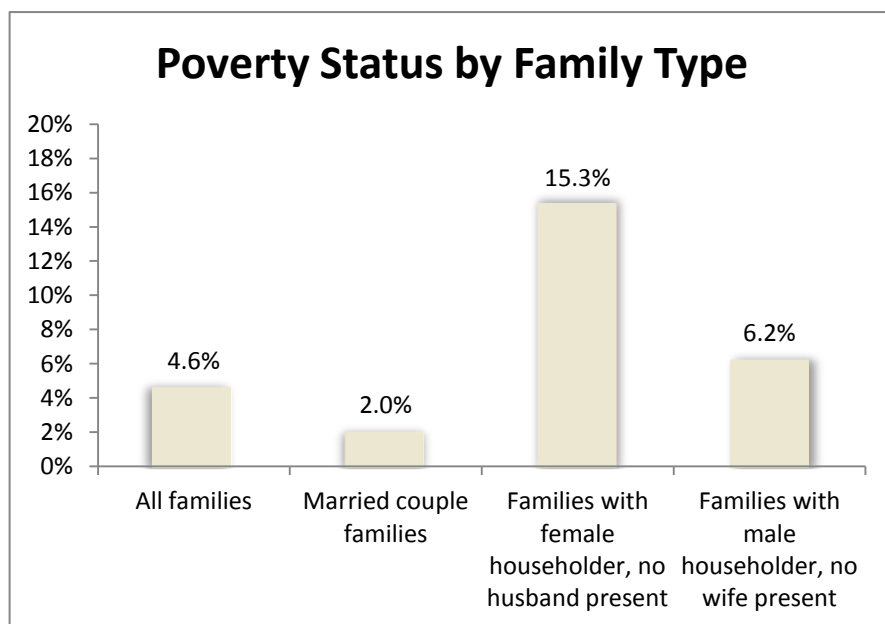


Figure 20

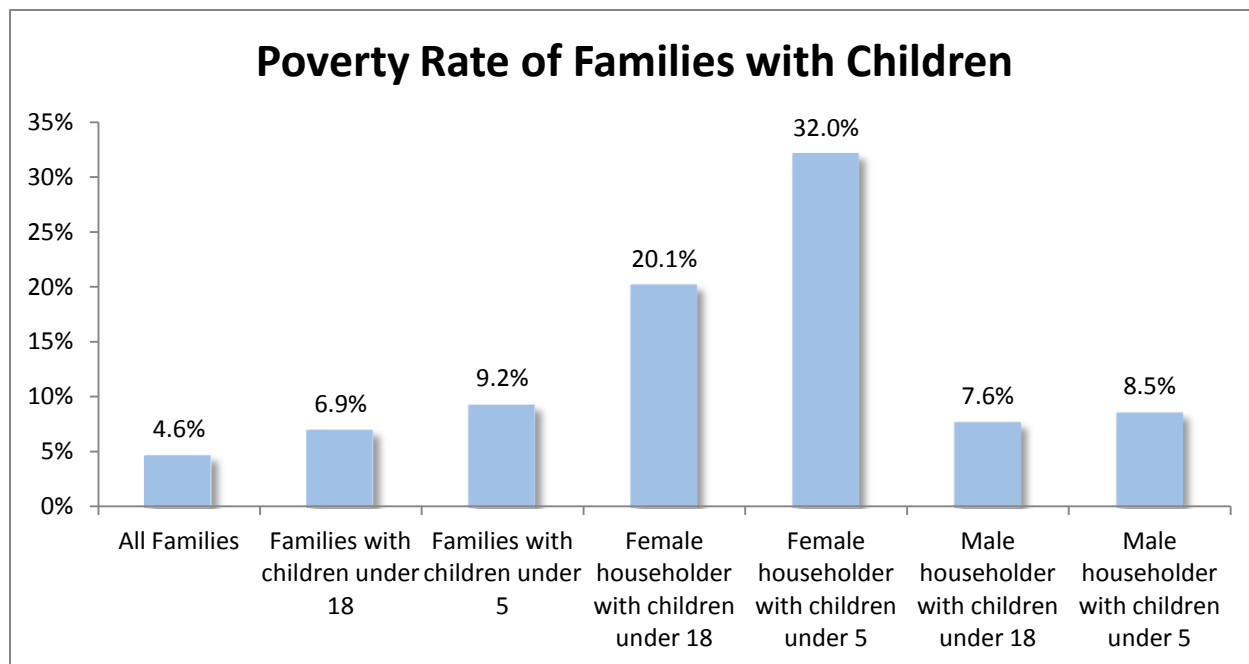


Figure 21

Poverty rates for families generally remained stable from 2006 to 2012. The poverty rate for all families increased by 1.5 percent while the poverty rate for married couple families increased by only 0.3 percent during this time. Families where there was a female householder with no husband present or male householder with no wife present experienced more significant changes in poverty rate from year to year. The poverty rate for families with a female householder and no husband present saw an increase in poverty rate from 2006 to 2012 of 6.1 percent (Figure 22, Table 6).

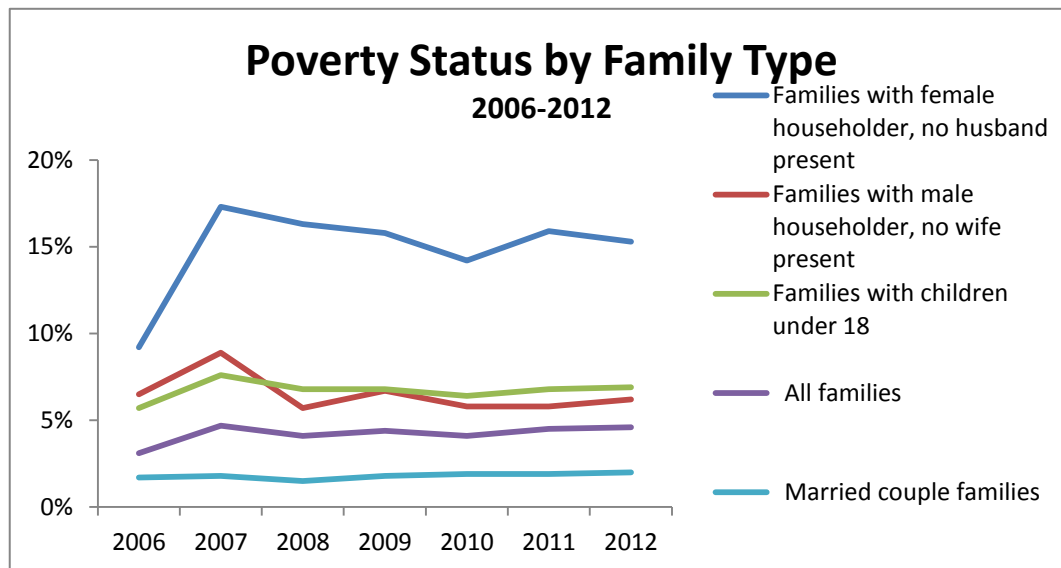


Figure 22

Poverty by Family Status 2006-2011								Percent Change
	2006	2007	2008	2009	2010	2011	2012	2006-2012
All families	3.1%	4.7%	4.1%	4.4%	4.1%	4.5%	4.6%	1.5%
Families with children under 18	5.7%	7.6%	6.8%	6.8%	6.4%	6.8%	6.9%	1.2%
Married couple families	1.7%	1.8%	1.5%	1.8%	1.9%	1.9%	2.0%	0.3%
Families with female householder, no husband present	9.2%	17.3%	16.3%	15.8%	14.2%	15.9%	15.3%	6.1%
Families with male householder, no wife present	6.5%	8.9%	5.7%	6.7%	5.8%	5.8%	6.2%	-0.3%

Table 6

Poverty Rate by Educational Attainment

In 2012, the population 25 years and older with less than a high school diploma had a poverty rate of 15.1 percent. For those with only a high school diploma the poverty rate was 7.5 percent. For those with some college or an associates degree the poverty rate was 4.5 percent. And individuals with a bachelor's degree or higher had the lowest poverty rate at 1.6 percent (Figure 23).

Poverty Status by Educational Attainment

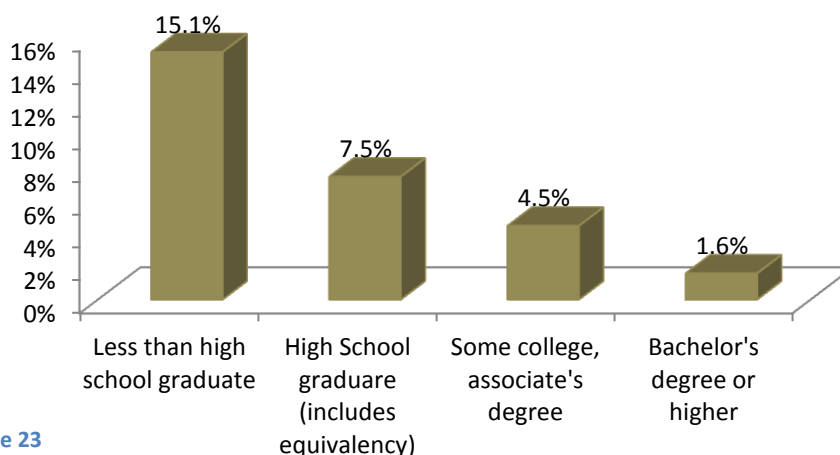


Figure 23

Poverty rates for individuals with some college or greater level of educational attainment remained fairly stable from 2006 to 2012. The poverty rate for individuals with some college or an associate's degree increased by 1.0 percent during this time; the rate for those with a bachelor's degree or higher decreased by 0.4 percent during this time. The poverty rate for those with only a high school degree or less fluctuated from year to year in recent years.

Individuals whose highest educational attainment level was a high school degree saw an increase in poverty status of 1.6 percent from 2006 to 2012. The poverty rate for those with less than a high school degree experienced an increase in poverty rate of 7.9 percent from (Figure 24).

Poverty Status by Educational Attainment 2006-2012

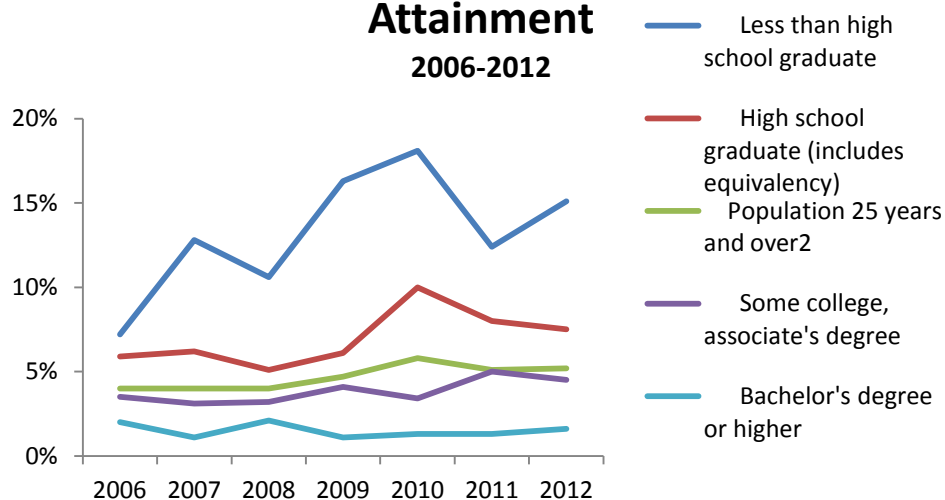


Figure 24

Poverty Rate by Work Experience

In 2012, four percent of workers aged 16 and over were in poverty. The poverty rate was lowest for those that were full-time workers (worked at least 35 hours a week) at one percent, while unemployed individuals had the highest percentage of individuals below poverty at 20 percent. Nine percent of part-time workers and 12 percent of individuals that did not work fell below the poverty level (Figure 25).

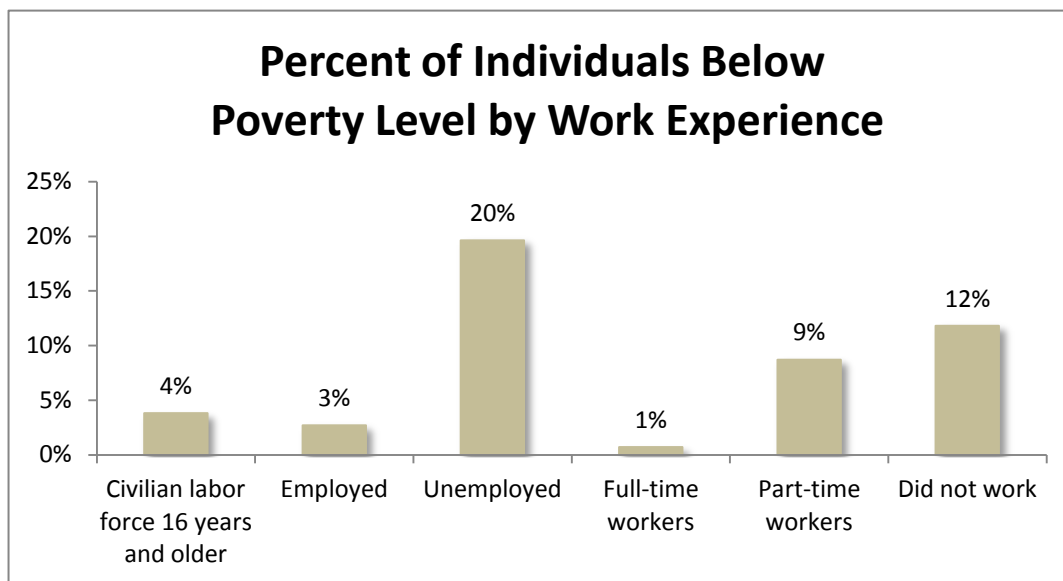


Figure 25

The overall poverty rate for workers 16 years and over has remained fairly constant from 2006 to 2012, increasing by 0.9 percent during this time period. Similarly, the poverty rates for both employed individuals and full-time workers were fairly steady during this time with the poverty rate for employed individuals increasing by 0.3 percent and the rate for full-time workers increased by 0.1 percent. The poverty rate for unemployed individuals has fluctuated from year to year with an overall increase in the percentage of unemployed individuals in poverty of 6.2 percent from 2006 to 2012 (Figure 26).

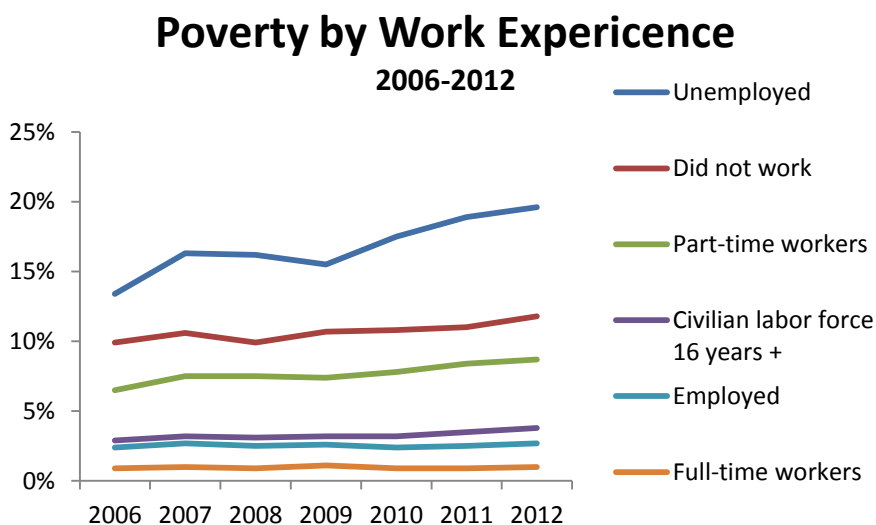


Figure 26

Poverty Rate by Disability Status

Of the population 18 years and older, 26,651 individuals, or 11 percent, had a disability. An individual is considered to have a disability if they have any combination of the following: difficulty hearing; seeing; remembering, concentrating, or making decisions; walking or climbing stairs; dressing or bathing; doing errands alone such as shopping or going to a doctor's visit. For those with a disability, 12 percent had incomes below the poverty level, compared to about five percent for those 18 years and older with no disability (Figures 27 and 28).

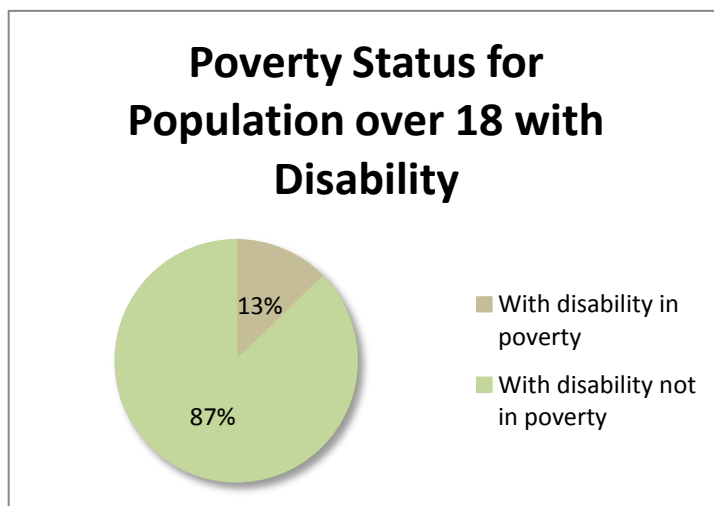


Figure 27

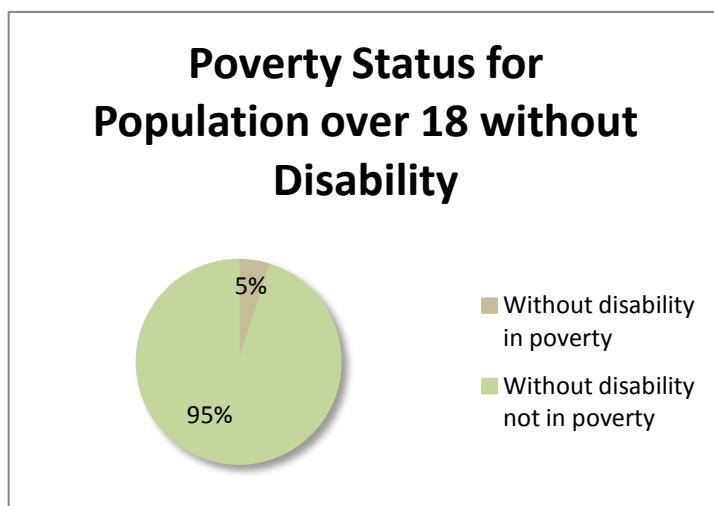


Figure 28

Ratio of income to poverty

People and families are classified as being in poverty if their income is less than their poverty threshold. The ratio of income to poverty level examines not only the poverty status but the degree of poverty. A poverty ratio of 1.0 represents an income at the 100 percent poverty level meaning a person is living at the poverty line. If their ratio is 0.5, their income is at 50% of the poverty level, meaning their income is half of the designated poverty threshold, thus classified as severely poor. An income to poverty ratio between 1.0 and 1.24 is classified as being near poverty. The greater the ratio of income to poverty, the better off an individual is. While the poverty rate in Chesterfield County was 6.4 percent in 2012, almost half of those in poverty (2.76 percent) can be classified as severely poor or in extreme poverty. Additionally, another 2.9 percent can be classified as near poverty with incomes at or above the poverty threshold, but below a ratio of 1.25 (Figures 29 and 30).

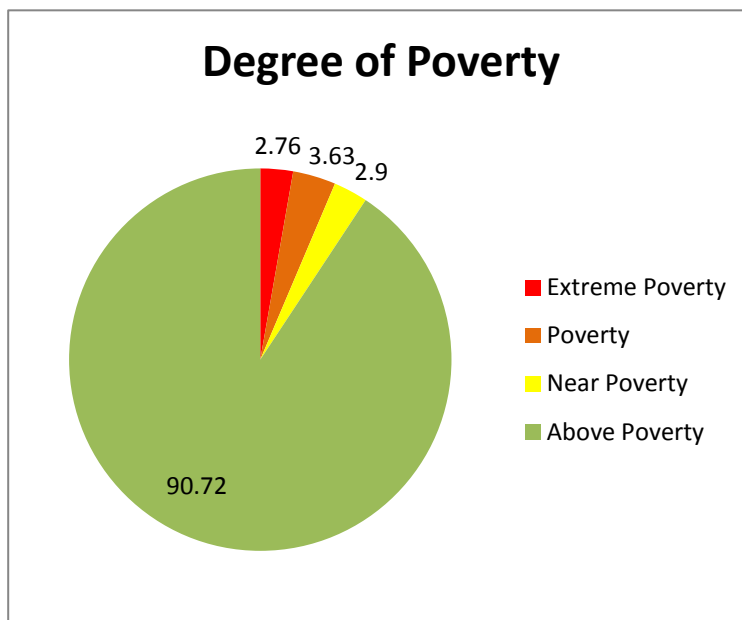


Figure 29

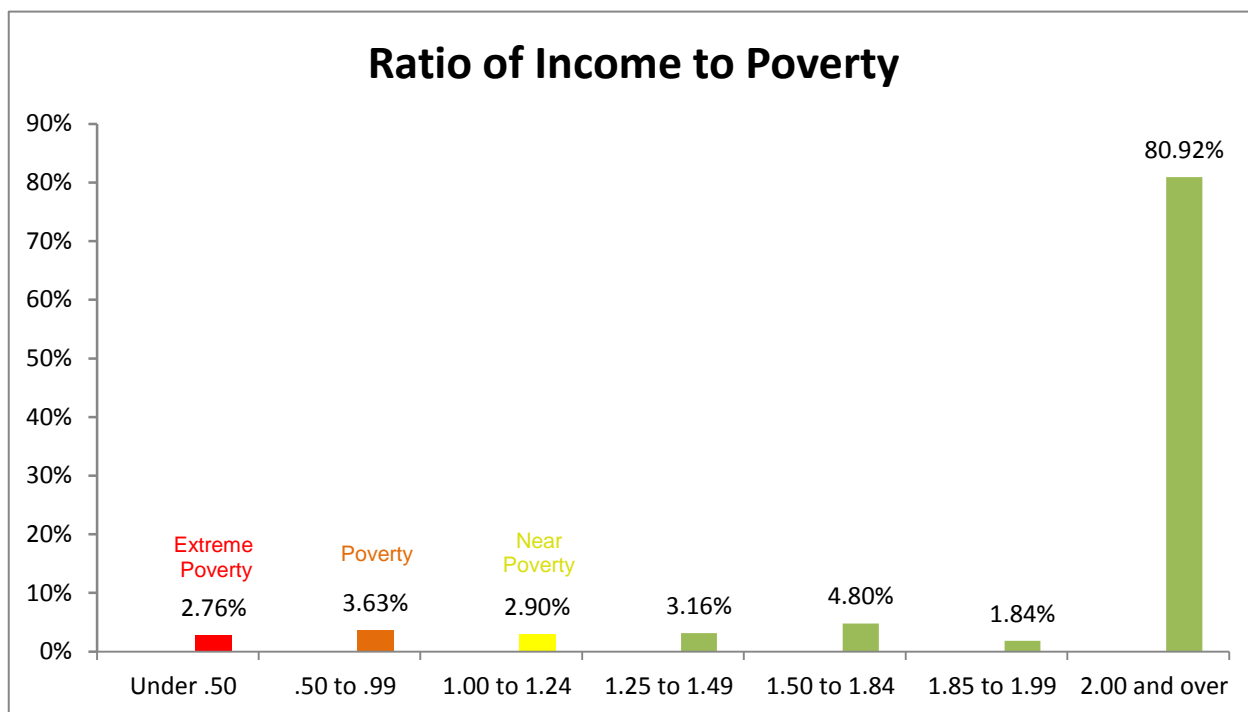
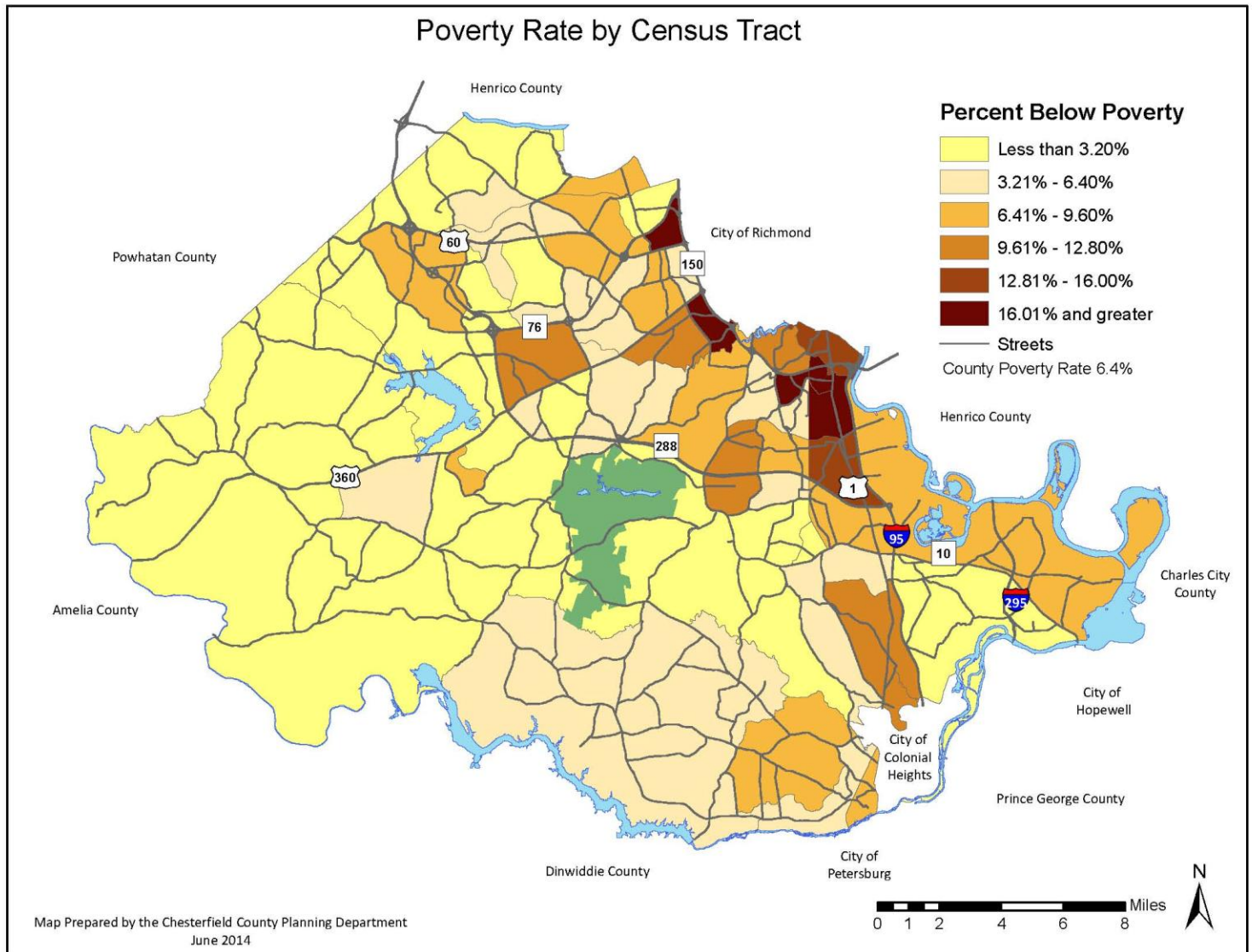


Figure 30

Spatial Distribution of Poverty

A majority of the county census tracts have poverty rates below four percent; however, there are five census tracts that can be classified as “poverty areas” which is defined by the Census Bureau as census tracts with poverty rates of 20 percent or more. The census tract with the highest percentage of individuals living below poverty in 2012 was located in the Northern Jefferson Davis Highway area and had a poverty rate of 28 percent. Similar to income distribution, county census tracts with more concentrated poverty are located along the Chesterfield County/City of Richmond border as well as the Interstate 95/Route 1 corridor (Map 4).



Map 4

APPENDIX:

Glossary of Terms

Civilian Labor Force: Consists of people 16 years and older classified as employed or unemployed.

Child: Includes a son or daughter by birth, a stepchild, or adopted child of the householder regardless of the child's age or marital status. Does not include foster children.

Disability Status: The product of interactions among individuals' bodies; their physical, emotional and mental health; and the physical and social environment in which they live, work or play. A disability exists where this interaction results in limitations of activities and restrictions to full participation in at school, work, home or in the community.

Earnings: Earnings are defined as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly for people 16 years and over before deductions for personal income taxes, Social Security, bond purchases, Medicare deductions, etc. An individual with earnings is one who has either wage/salary income or self-employment income, or both.

Employed: Includes all civilians 16 years old and over who either worked as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or business.

Family Households: A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Families are classified by type as either "married-couple family" or "other family" according to the sex of the householder and the presence of relatives.

Family Householder: A householder living with one or more individuals related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him or her are family members.

Family Income: This includes the income of all the members 15 years and over related to the householder within a household.

Female Householder, No Husband Present: A family with a female householder and no spouse of householder present.

Full-Time Workers: All people 16 years old and over who usually worked 35 hours or more per week for 50 to 52 weeks in the past 12 months.

Gini Index of Income Inequality: Gini index of income inequality measures the dispersion of the household income distribution. This is a measure of how much distribution varies from a proportionate distribution. A purely proportionate distribution would have every value in the distribution being equal, also known as "perfect equality" where all households have an equal share of income. The Gini ranges from zero (perfect equality) to one (perfect inequality).

Household Income: This includes the income of the householder and all other individuals 15 years and over in the household, whether they are related to the householder or not.

Householder: One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the homes is owned, being bought, or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.

Male Householder, No Wife Present: A family with a male householder and no spouse of householder present.

Married-Couple Family: A family in which the householder and his or her spouse are listed as members of the same household.

Metropolitan Statistical Area (MSA): Geographic entities set by the Office of Management and Budget for use by Federal statistical agencies in collecting, tabulating, and publishing Federal statistics. A metro area contains a core urban area with a population of 50,000 or more, as well as one or more adjacent counties that have a high degree of social and economic integration (as measured by commuting to work) with the urban core. The Richmond MSA consists of the cities of Richmond, Petersburg, Hopewell and Colonial Heights; the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex; and the Town of Ashland.

Median Income: The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income. The median income for individuals is based on individuals 15 years old and over with income.

Nonfamily Householder: A householder living alone or with non-relatives only. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households.

Part-Time Workers: All people 16 years old and over who usually worked 1 to 34 hours per week for 50 to 52 weeks in the past 12 months.

Poverty Areas: Poverty areas are census tracts with at least 20 percent of households falling below poverty.

Poverty Status: The poverty status of families and unrelated individuals is determined by using thresholds (income cutoffs) arranged in a two-dimensional matrix. The matrix consists of family size (from one person to nine or more people) cross-classified by presence and number of family members under 18 years old (from no children present to eight or more children present). Unrelated individuals and two- person families are further differentiated by age of reference person (under 65 years old and 65 years old and over). To determine a person's poverty status, one compares the person's total family income with the poverty threshold appropriate for that person's family size and composition. If the total

income of that person's family is less than the threshold appropriate for that family , then the person is considered "below the poverty level" together with every member of his or her family.

Public Assistance Income: Includes general assistance and Temporary Assistance to Needy Families (TANF). This does not include Supplemental Security Income or noncash benefits such as Food Stamps.

Retirement Income: Retirement income includes: (1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; (2) disability income from companies or unions; federal, state, or local government; and the U.S. military; (3) periodic receipts from annuities and insurance; and (4) regular income from IRA and Keogh plans. This does not include Social Security income.

Social Security Income: Includes Social Security pensions and survivor benefits, permanent disability income payments made by the Social Security Administration and railroad retirement insurance checks from the U.S. government. Medicare reimbursements are not included.

Supplemental Security Income (SSI): A nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals.

Unemployed: All civilians 16 years old and over are classified as unemployed if they (1) were neither at work nor with a job, and (2) were actively looking for work during the last 4 weeks, and (3) were available to start a job.

Income and Earnings Summary by Selected Characteristics: 2010 and 2011					
Characteristic	2011		2012		Percentage change in real median income
	Number	Median income (dollars)	Number	Median income (dollars)	
Households					
All Households	112,895	\$74,394	113,090	\$72,363	-2.7%
Type of Household					
Family Household	83,933	\$86,123	83,424	\$84,465	-1.9%
Married-couple	65,048	\$98,285	64,069	\$98,170	-0.1%
Female householder, no husband present	14,436	\$46,043	14,682	\$45,484	-1.2%
Male householder, no wife present	4,448	\$56,534	4,671	\$54,029	-4.4%
Nonfamily households	28,962	\$43,493	29,666	\$42,480	-2.3%
Female householder	16,305	\$39,579	17,087	\$37,957	-4.1%
Male householder	12,656	\$50,398	12,578	\$49,377	-2.0%
Race and Hispanic Origin of Householder					
White	84,219	\$77,037	84,025	\$76,576	-0.6%
Black	22,917	\$63,801	23,183	\$60,349	-5.4%
Asian	2,935	\$81,844	2,827	\$75,714	-7.5%
Hispanic	5,531	\$50,211	5,993	\$46,619	-7.2%
Age of Householder					
15 to 24 years	3,048	\$39,798	2,714	\$34,276	-13.9%
25 to 44 years	41,432	\$75,989	40,260	\$74,178	-2.4%
45 to 64 years	48,883	\$87,801	49,646	\$85,908	-2.2%
65 years and older	19,530	\$49,753	20,469	\$48,602	-2.3%
Educational Attainment					
Population 25 years and over	204,356	\$42,552	206,256	\$43,585	2.4%
Less than high school graduate	20,435	\$23,798	21,268	\$22,364	-6.0%
High school graduate (includes equivalency)	50,475	\$33,709	49,093	\$32,434	-3.8%
Some college, associate's degree	59,671	\$41,392	60,575	\$40,757	-1.5%
Bachelor's degree	48,228	\$54,429	48,928	\$54,179	0.5%
Graduate or professional degree	25,340	\$69,048	26,576	\$68,632	-0.6%

Income and Earnings Summary by Selected Characteristics: 2010 and 2011 (continued)					
Characteristic	2011		2012		Percentage change in real median income
	Number	Median income (dollars)	Number	Median income (dollars)	
Earnings of Full-time, Year-Round Workers	116,191	\$50,575	118,302	\$50,735	0.3%
Men with earnings	64,021	\$56,414	65,111	\$56,031	-0.7%
Women with earnings	52,169	\$43,737	53,191	\$44,381	1.5%

Poverty by Selected Characteristics: 2010 and 2011							
Characteristic	2011			2012			2011-2012 % Change in Poverty
	Total	Below Poverty		Total	Below Poverty		
		#	%		#	%	
People							
Total	308,289	18,689	6.1%	311,911	19,926	6.4%	0.3%
Family Status							
All families	83,933	3,806	4.5	80,402	3,698	4.6%	0.1%
Related children under 18	44,212	3,006	6.8%	43,567	3,006	6.9%	0.1%
Married couple families	65,042	1,253	1.9%	64,041	1,280	2.0%	0.1%
Families with female householder no husband	14,416	2,292	15.9%	14,711	4,031	15.3%	-0.6%
With related children under 18	9,617	1,995	20.7%	9,552	1,919	20.1%	-0.6%
With related children under 5	1,381	436	31.6%	3,391	1,142	32.0%	0.4%
Race and Hispanic Origin of Householder							
White	220,563	11,337	5.1%	221,105	12,257	5.5%	0.4%
Black	65,669	5,310	8.1%	67,577	5,713	8.5%	0.4%
Asian	10,812	725	6.7%	10,900	713	6.5%	-0.2%
Hispanic	21,313	3,377	15.8%	22,188	4,207	19.0%	3.2%
Age	308,289	18,689	6.1%	311,911	19,926	6.4%	0.3%
Under 18	80,927	6,569	8.1%	80,634	6,586	8.2%	0.1%
18 years and over	227,362	14,098	5.3%	231,277	13,340	5.8%	0.5%
18 to 64 years	196,199	10,762	5.5%	198,258	11,947	6.0%	0.5%
65 years and over	31,163	1,358	4.4%	33,019	1,393	4.2%	-0.2%
Educational Attainment							
Population 25 years and over	203,078	9,717	4.8%	206,256	10,782	5.2%	0.4%
Less than high school graduate	20,173	2,791	13.8%	21,268	3,208	15.1%	1.3%
High school graduate (includes equivalency)	50,009	3,495	7.0%	49,093	3,638	7.5%	0.5%
Some college, associate's degree	59,440	2,360	4.0%	60,575	2,718	4.5%	0.5%
Bachelor's degree or higher	73,456	1,071	1.5%	75,320	1,173	1.6%	0.1%